along with matching company contributions. These scholarships are made available to those with financial need and leadership capabilities, and are disbursed annually at the University of Colorado and the University of Northern Colorado.

In addition to the FirstBank Scholars program, Roger and his family have created the Family Foundation. The Family Foundation works with the Denver Foundation and has funded scholarships for almost 100 students. Roger's commitment to helping students achieve educational excellence is admirable. He has also served in several leadership positions within the community.

Mr. Speaker, it is with great privilege that I recognize Roger L. Reisher before this body of Congress and this nation today. Mr. Reisher's commitment to the banking industry, as well as his contributions to the educational success of students in Colorado, have been immeasurably beneficial to numerous Coloradoans.

SMALLPOX VACCINE COMPENSA-TION AND SAFETY ACT OF 2003

## HON. HENRY A. WAXMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 2003

Mr. WAXMAN. Mr. Speaker, today I am introducing legislation to enhance the ability of the United States to respond to a terrorist attack that uses the lethal smallpox virus. This legislation establishes a program to compensate those injured by the smallpox vaccine. It also contains provisions to assist state efforts against smallpox and to protect health care workers and their employers during the vaccination campaign.

I am introducing this bill today to begin a dialogue that I hope will culminate in the quick passage of legislation. This is not a partisan issue. I know that all members of the House and Senate are committed to protecting the American public from potential bioterrorist threats. I look forward to working with members from both the Republican and Democratic parties and with the Administration to develop a bipartisan solution. I hope that my ideas, as outlined in this legislation, can provide a starting place for discussion.

Three weeks ago, President Bush launched a national program to vaccinate millions of healthcare workers against smallpox in order to protect the United States in case of a bioterrorist attack. To date, the number of those vaccinated is far lower than anticipated. According to press accounts, about one thousand health care workers have been vaccinated, despite an initial goal of about 500,000 in the first month.

According to public health officials, one reason for this gap is that health care workers are concerned about the risks of the smallpox vaccine itself. About one out of every million people who receive the vaccine will die, and several others will suffer severe medical complications, including brain damage, blindness, and significant scarring. Serious injury can occur even among people who have never been vaccinated, but who come into close

contact with someone who has recently received the vaccine.

The homeland security bill passed last fall limited the liability of hospitals, doctors, and vaccine manufacturers for injuries caused by the smallpox vaccine. However, the legislation did not provide compensation to those who are injured.

I have heard from public health officials and vaccination experts that many health care workers are understandably reluctant to accept a vaccine to protect the public while being forced to face the consequences of an adverse reaction alone. These consequences can include large medical bills, lost income, pain and suffering, and death. There can be no doubt that a compensation program is urgently needed.

Some have suggested that existing workers compensation programs can cover those vaccinated in case of injury. This approach is not adequate. It is clear that some state programs do not cover vaccine injuries at all, others provide insufficient compensation, and not one covers those who fall ill from contact with someone who has received the vaccine.

Health insurance may also fall short. Some insurers have threatened not to cover small-pox vaccine injuries. And some volunteers or contacts who get injured by the vaccine may not have health insurance at all.

Aside from the lack of compensation for vaccine injury, there are other impediments to the smallpox vaccination effort. States are straining under the weight of their usual public health responsibilities and need additional funding. Volunteers who need immediate medical care because of a smallpox vaccine reaction may not be able to afford it, and those volunteers who fall ill for a few days with common local reactions to the vaccine may lose wages while recovering.

The legislation I am introducing today addresses these problems. My goal is the same as the President's: to enhance the ability of the United States to defend against a bioterrorist attack. I believe that changes in the law are urgently needed to achieve this goal.

First, the bill establishes a no-fault compensation program for those injured by the smallpox vaccine modeled on the successful program for children injured by routine immunizations. This system is fair, efficient, and less litigious than the traditional court system. Most importantly, a compensation program will provide real security to health care workers and their families in case of injury and will remove a major impediment to the vaccination effort.

Second, the bill would provide grants to states to pay for their vaccination programs, including education and testing for medical conditions that are risk factors for severe reactions to the smallpox vaccine.

Third, the bill would provide states full funding to pay for the immediate medical care of any health care worker or first responder injured by the vaccine, or anyone injured by coming into contact with someone who has been recently vaccinated. Timely medical attention can help to prevent the most serious complications of adverse reactions from ever developing.

Fourth, the bill would prohibit discrimination against any worker who refuses to be vaccinated.

Fifth, the bill would permit up to four days of paid leave for health care workers who experience transient but significant local reactions. Employers can obtain reimbursement for this expense from the compensation program.

Each of these provisions will support our nation's preparations for a smallpox attack. In the coming days, I look forward to a productive legislative exchange to assure that these issues are quickly addressed.

ENSURE BANK CUSTOMERS ARE INFORMED WHEN THEIR IDENTITY IS STOLEN

## HON. GERALD D. KLECZKA

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 13, 2003

Mr. KLECZKA. Mr. Speaker, today I am introducing legislation, in conjunction with my colleague Mr. RYAN of Wisconsin, that would require financial institutions to notify customers if their personal information was compromised as a result of employee misconduct or computer hacking. This legislation, the Identity Theft Consumer Notification Act, was also offered in the last Congress.

Identity theft complaints have nearly doubled over the last year, and this is the third straight year this crime has topped the Federal Trade Commission's consumer fraud list. Last fall, the FBI broke up the largest identity theft ring in U.S. history, with more than 30,000 consumers' information having been stolen.

In our home state of Wisconsin, it was revealed last year that a local bank had discovered that hundreds of its customers' information had been stolen in September 2001, yet none of the victims were notified until May of 2002, eight months later. This is completely unacceptable, as any victim of this crime will tell you of the lengthy and expensive process of restoring one's credit history after his or her identity has been hijacked. Unfortunately, there is nothing in existing law that compels banks or other financial institutions to contact their customers if it is discovered that their information was stolen from one of these businesses.

In addition to requiring financial institutions to promptly notify victims if their personal information has been compromised, this legislation would also have banks assist the customer in repairing his or her credit report, and reimburse them for any losses incurred. It would ensure that the annual privacy notices to financial institution customers required by Gramm-Leach-Billey include the bank's obligation to carry out these duties. Lastly, the bill would specify that the two-year statute of limitations on seeking civil damages begins to toll at the time the crime is discovered by the victim, rather than at the time the crime took place.

It is only common sense that consumers receive timely information from the businesses that they have entrusted their personal data, should they fall victim to identity theft. This bill would give consumers confidence that they will quickly learn if their information has been compromised, and that they will receive the necessary assistance to repair the damage done. I urge my colleagues to cosponsor this measure.